

August 22, 2018

Joseph Z. Carlebach
[REDACTED]

Lakewood, New Jersey 08701

Hon. Jesse Furman
Thurgood Marshall Courthouse
40 Foley Square
New York New York 10007

Dear Judge Furman,

It is with a heavy heart that I write Your Honor this letter on behalf of my brother, David, who finds himself in such a difficult situation. Let me state at the outset that the purpose of my letter is in no way to justify, condone, or excuse any violation of the law, but rather to put the individual person and the actions he took in their proper context.

An overview of David's life is one of suffering and tribulation. Despite this, he was always driven by a sense of mission to help others and to go beyond the call of duty to help people out of tough situations.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED] He spent several years on religious studies but ultimately was unable to concentrate for the many years needed to excel. He turned to the study of the law, put himself through law school when he was not a young man, and decided to become a bankruptcy attorney to help people who were having difficulties in their lives.

David's entire career was marked by the greatest respect for the law, he always fought, verbally at social events and professionally, against those who mocked it or chose to violate it in spirit or in letter. He took on many, far too many, cases, pro bono, primarily to help individuals whose homes were facing foreclosure or who were facing financial ruin. He did not have the heart to force payment out of those who couldn't afford it. This generosity ultimately contributed to his downward spiral.

David was simultaneously stuck in a failed marriage which, again, he didn't have the heart to end. It was one in which a high standard of living was demanded of him in a ferocious manner. [REDACTED]

[REDACTED] At some point he buckled under the pressure and resorted to actions that are totally uncharacteristic for him. He never had any intention of defrauding or causing loss to anyone. He had always intended to repay every penny. He was ultimately overwhelmed by his dire situation.

In sum, Your Honor, this is not a criminal who needs harsh punishment or someone who needs to be taught respect for the law, but rather an earnest and God fearing person who is desperate for a chance to repay his debt to individuals and to society. He needs rehabilitation and guidance, not retribution and additional incarceration in order to make contributions to society and continue to become the person he set out in his life to be. I hope Your Honor can find a way to give him that chance. Thank you.

From a pain filled but hoping heart,

A handwritten signature in cursive script, appearing to read "Joseph Carlebach".

Joseph Carlebach